

**Information to identify the case:**

Debtor 1	<b>Charles A Smith</b>	Social Security number or ITIN	xxx-xx-4120
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>April M Smith</b>	Social Security number or ITIN	xxx-xx-0066
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>16-26928-CMG</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles A Smith

April M Smith

10/19/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Charles A Smith  
April M Smith  
Debtor(s)

Case No. 16-26928-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 19, 2020

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Charles A Smith, April M Smith, 79 McDonald Street, Washington, NJ 07882-1230
cr	+ Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ Specialized Loan Servicing as Servicer for U.S. Ba, P.O. Box 9013, Addison, TX 75001-9013
lm	+ US BANK, 8742 Lucent Blvd. Suite 300, Highlands Ranch, CO 80129-2386
516374028	Advanced Gastroenterology & Nutrition, 1100 Wescott Drive, Suite 201, Flemington, NJ 08822-4600
516374029	+ Advocare Pediatric Eye Associates, c/o Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
516374031	Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
516374036	+ Borough of Washington Municipal Sewer, 100 Belvidere Ave, Washington, NJ 07882-1417
516374037	+ Bureau of Account Contr, PO Box 538, Howell, NJ 07731-0538
516374039	+ CCS/First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
516374040	+ Commonwealth Finance Systems, 245 Main Street, Scranton, PA 18519-1641
516374042	Debt Recovery Solutions, LLC, PO Box 9001, Westbury, NY 11590-9001
516374035	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court:, Blaze Mastercard, PO Box 2534, Omaha, NE 68103-2534
516374043	+ Financial Recoveries, 200 E Park Dr, Ste 100, Mount Laurel, NJ 08054-1297
516374044	First National Credit Card, PO Box 2496, Omaha, NE 68103-2496
516374048	+ Hillcrest Emergency Services Group, 507 Prudential Road, Horsham, PA 19044-2308
516374051	+ Hunterdon Medical Center, 2100 Wescott Drive, Flemington, NJ 08822-4604
516374050	Hunterdon Medical Center, PO Box 48096, Newark, NJ 07101-4895
516374054	+ JCP&L, PO Box 3687, Akron, OH 44309-3687
516374055	+ JW Anesthesia, c/o Michael Harrison Esq, 3155 State Route 10, Suite 214, Denville, NJ 07834-3430
516418367	+ Jersey Central Power & Light, C/O First Energy, 331 Newman Springs Road, Bldg. 3, Red Bank, NJ 07701-5688
516374057	+ Lakeside Endontics, 143 Lakeside Blvd, Landing, NJ 07850-1123
516374059	+ Merchants Credit Guide Co, 223 W. Jackson Blvd, #700, Chicago, IL 60606-6914
516374063	+ Pendrick Capital Partners, PO Box 1116, Charlotte, NC 28201-1116
516374065	Progressive Physician Associates, PO Box 20647, Lehigh Valley, PA 18002-0647
516374067	+ Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Littleton, CO 80129-2386
516374068	+ St Luke's Warren Hospital, PO Box 824039, Philadelphia, PA 19182-4039
516374069	The Doctor Is In, PA, 149M Highway 31, Flemington, NJ 08822
516571935	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516374072	+ US Bank National, c/o Parker McCay, 9000 Midlantic Drive Suite 300, PO Box 5054, Mount Laurel, NJ 08054-5054
516374073	+ Washington Borough Tax Collector, 100 Belvidere Ave, Washington, NJ 07882-1417
518267452	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000

TOTAL: 32

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 19 2020 21:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 19 2020 21:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

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516374027	Email/Text: mpieslak@trafgroup.org	Oct 19 2020 21:51:00	A-1 Collection Service, PO Box 6009, Lawrence Township, NJ 08648-0009
516374030	Email/Text: ebn@americollect.com	Oct 19 2020 21:51:00	Americollect, Inc., 1851 S. Alverno Road, PO Box 1566, Manitowoc, WI 54221
516374032	EDI: TSYS2.COM	Oct 20 2020 01:23:00	Barclay Card US Bank, PO Box 13337, Philadelphia, PA 19101-3337
516374033	+ EDI: TSYS2.COM	Oct 20 2020 01:23:00	Barclays Bank of Delaware, 125 South West Street, Wilmington, DE 19801-5014
516374034	+ EDI: CITICORP.COM	Oct 20 2020 01:23:00	Best Buy Credit Services, PO Box 9001007, Louisville, KY 40290-1007
516374038	EDI: CAPITALONE.COM	Oct 20 2020 01:23:00	Capital One Bank USA, NA, PO Box 71083, Charlotte, NC 28272-1083
516374041	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 19 2020 21:58:36	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
516374045	EDI: AMINFOFP.COM	Oct 20 2020 01:23:00	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
516453858	+ EDI: CBS7AVE	Oct 20 2020 01:23:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516374046	+ EDI: CBS7AVE	Oct 20 2020 01:23:00	Ginny's, 1112 7th Ave, Monroe, WI 53566-1364
516374049	EDI: HFC.COM	Oct 20 2020 01:23:00	HSBC, PO Box 15524, Wilmington, DE 19850
516374047	Email/Text: lori.rudolph@atlanticealth.org	Oct 19 2020 21:51:00	Hackettstown Regional Medical Center, PO Box 2, Hackettstown, NJ 07840-0002
516374052	+ EDI: IIC9.COM	Oct 20 2020 01:23:00	IC System Inc, PO Box 64378, Saint Paul, MN 55164-0378
516374053	EDI: IRS.COM	Oct 20 2020 01:23:00	Internal Revenue Service-new, PO Box 7346, Philadelphia, PA 19101-7346
516374056	Email/Text: PBNCNotifications@peritusservices.com	Oct 19 2020 21:50:00	Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
516374058	+ EDI: LTDFINANCIAL.COM	Oct 20 2020 01:23:00	LTD Financial Services, L.P., 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134
516522786	+ EDI: MID8.COM	Oct 20 2020 01:23:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516374060	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 19 2020 21:59:14	Merrick Bank, PO Box 23356, Pittsburgh, PA 15222-6356
516374061	EDI: MID8.COM	Oct 20 2020 01:23:00	Midland Credit Management, Inc, PO Box 60578, Los Angeles, CA 90060-0578
516374062	EDI: MID8.COM	Oct 20 2020 01:23:00	Midland Funding LLC, PO Box 60578, Los Angeles, CA 90060-0578
516374064	EDI: PRA.COM	Oct 20 2020 01:23:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk, VA 23502
516597256	EDI: PRA.COM	Oct 20 2020 01:23:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
516594253	EDI: PRA.COM	Oct 20 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516597412	EDI: PRA.COM	Oct 20 2020 01:23:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516580539	+ EDI: JEFFERSONCAP.COM	Oct 20 2020 01:23:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

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516374066	+ Email/Text: info@fullcirclecollectionsllc.com	Oct 19 2020 21:52:00	SharkNinja Operating LLC, c/o Full Circle Financial Services, LLC, PO Box 2438, Largo, FL 33779-2438
516374070	+ Email/Text: bankruptcydepartment@tsico.com	Oct 19 2020 21:51:00	Transworld Systems Inc, PO Box 15520, Wilmington, DE 19850-5520
516374071	+ Email/Text: bankruptcydepartment@tsico.com	Oct 19 2020 21:51:00	Transworld Systems Inc, PO Box 15609, Wilmington, DE 19850-5609
516374074	EDI: WFFC.COM	Oct 20 2020 01:23:00	Wells Fargo Auto Finance, PO Box 29704, Phoenix, AZ 85038-9704
516412628	EDI: WFFC.COM	Oct 20 2020 01:23:00	Wells Fargo Bank, N.A., POB 19657, Irvine, CA 92623-9657

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
517085172	*+	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
jdb	*+	April M Smith, 79 McDonald Street, Washington, NJ 07882-1230

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for Wilmington Trust, National Association, as

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Successor Trustee to Citibank N.A., as Trustee for Bear Stearns Asset Backed Securities, Series 2007-2  
NJ\_ECF\_Notices@McCalla.com, NJ\_ECF\_Notices@McCalla.com

Francesca Ann Arcure

on behalf of Creditor Specialized Loan Servicing as Servicer for U.S. Bank National Association as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-2 NJ\_ECF\_Notices@McCalla.com,  
NJ\_ECF\_Notices@McCalla.com

Joan Sirkis Warren

on behalf of Joint Debtor April M Smith joan@joanlaverylaw.com

Joan Sirkis Warren

on behalf of Debtor Charles A Smith joan@joanlaverylaw.com

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-2 rsolarz@kmlawgroup.com

TOTAL: 9